

METRUM COMMUNITY CREDIT UNION
Photo Submission Agreement Terms and Conditions

**PLEASE READ THIS AGREEMENT CAREFULLY BEFORE SUBMITTING ANY IMAGES OR
PHOTOGRAPHS**

1. The photograph, image or material that I am submitting (“Submission” or “photograph” or “image”) is my original work and I currently hold all rights to it.
2. I am at least eighteen (18) years of age.
3. To the best of my knowledge, my Submission does not infringe or violate any trademark, copyright or privacy rights of any third party. I acknowledge that I have secured all required releases, consents and permissions from any individuals appearing in the Submission.
4. I grant Metrum Community Credit Union (“MCCU”) a non-exclusive, perpetual, royalty-free, worldwide license to modify, reproduce, publish, distribute, transmit, display, license, annotate, archive, backup or otherwise use the Submission in whole or in part in any media without any limitation or restriction.
5. I grant MCCU the right to attach wording to the Submission MCCU sees fit, including my name (to provide photo credit) if elected in the option below, and/or my initials or first name and last initial; the city, state, and/or country where I live; the geographic location of the photograph; and general information about the photograph.
6. I understand and acknowledge that submitting a photograph or image to MCCU does not guarantee acceptance, use or publication of the photograph or image and that MCCU in its sole discretion will decide which photographs or images it uses and the manner in which those photographs or images will be used. Further, I agree that my Submission(s) will be made available on MCCU’s website and to the general public under the license I am granting with its submission and that its use can be discontinued in the sole discretion of MCCU at any time without notice to me.
7. I understand that the purpose of MCCU website is to promote MCCU and thereby enhance its growth and financial wellbeing. I represent that my Submission(s) is/are consistent with this mission and is/are free of charge to MCCU.
8. I represent that any persons (adult or minor) whose images are in my Submissions (collectively, the “Subjects”) are aware of and agree to this submission(s) and to these terms of this Agreement. I further represent that the Subjects have given me their express consent to include their image in my Submission free of any claim or expectation of compensation. If any animals have been included in any of my Submissions, I affirm that the owners of these animals have given me their express consent to include the image of their animal in my Submission free of any claim or expectation of compensation.
9. I acknowledge that I am entitled to no compensation in connection with this Agreement and any photographs, images or other materials I submit. I waive any and all claims I may have against

MCCU for any remuneration for any submissions I may make to the MCCU website regardless of how or whether such images or photographs are used.

10. I understand and agree that MCCU has no liability for any unauthorized use of the Submission by third parties. MCCU, for its part, will not authorize any third party use of the Submission.

11. To the extent permitted under applicable state law, I agree to hold harmless and indemnify MCCU in the event that any third party makes claim against MCCU for its use of my Submissions.

12. I also agree that if a provision of this Agreement is or becomes invalid or unenforceable, that fact or finding shall not affect the validity or enforceability of the remainder of the provisions of this Agreement.

13. I have read this Photo Submission Agreement, understand its content and agree to its terms.

General Information: We ask for the information to verify your identity and ensure the photo(s) you are submitting to MCCU are legitimate. If we caption your submission, we will only note your first name and last initial to protect your identity. Furthermore, we will not sell, lend or otherwise grant the right to any person or organization outside of Metrum Community Credit Union to use your submission.